

**Information to identify the case:**

Debtor 1	<b>Barbara A. Stark</b>	Social Security number or ITIN	xxx-xx-4319
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>17-24172-GLT</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara A. Stark

4/13/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Barbara A. Stark  
Debtor

Case No. 17-24172-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Apr 13, 2023

Form ID: 3180W

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2023:

Recip ID	Recipient Name and Address
db	+ Barbara A. Stark, 3013 Brownsville Road, Pittsburgh, PA 15227-2401
cr	+ Borough of Brentwood/Brentwood School District, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14740729	+ Borough of Brentwood/Brentwood School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14712246	+ Professional Credit Service, 400 International Way, Springfield, OR 97477-7004
14712247	Seventh Avenue, 1414 S. 21st St., Monroe, WI 53566
15434272	+ U.S. Bank, National Association, as Trustee, as s, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 14 2023 03:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2023 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknottifications@resurgent.com	Apr 14 2023 00:01:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 13 2023 23:52:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 13 2023 23:52:00	Specialized Loan Servicing LLC as servicing agent, 6200 S. Quebec Street, Suite 300, Greenwood Village, CO 80111-4720
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 13 2023 23:52:00	U.S. BANK NATIONAL ASSOCIATION, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Apr 13 2023 23:52:00	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Apr 13 2023 23:52:00	U.S. Bank National Association, 14841 Dallas Parkway #425, Dallas, TX 75254-8067
14775803	+ Email/Text: kburkley@bernsteinlaw.com	Apr 13 2023 23:52:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14712244	+ EDI: AMINFOFP.COM	Apr 14 2023 03:50:00	First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
14712245	EDI: JEFFERSONCAP.COM	Apr 14 2023 03:50:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
14741394	EDI: JEFFERSONCAP.COM	Apr 14 2023 03:50:00	Jefferson Capital Systems LLC, Po Box 7999,

District/off: 0315-2

User: auto

Page 2 of 3

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14774728	Email/PDF: resurgentbknotifications@resurgent.com	Apr 14 2023 00:01:43	Saint Cloud Mn 56302-9617 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14715991	EDI: PENNDEPTREV	Apr 14 2023 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14715991	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2023 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14741400	+ EDI: JEFFERSONCAP.COM	Apr 14 2023 03:50:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14712248	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 13 2023 23:52:00	Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
14886560	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 13 2023 23:52:00	U.S. Bank National Association Trustee, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14719921	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 13 2023 23:52:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14745965	EDI: AIS.COM	Apr 14 2023 03:50:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14712249	+ EDI: BLUESTEM	Apr 14 2023 03:50:00	WEB Bank/Fingerhut, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		U.S. Bank National Association, as Trustee Et Al..
cr		U.S. Bank, National Association, as Trustee, as su
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	*+	U.S. Bank National Association, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2023 at the address(es) listed below:

Name	Email Address
Amy L. Zema	on behalf of Debtor Barbara A. Stark amy@zemalawoffice.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee Et Al... bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association, as Trustee, as successor-in-interest to Bank of America, N.A., as successor to LaSalle Bank National Association, as Trustee for EMC Mortgage Loan Trust 2006-A, Mortga bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor SELECT PORTFOLIO SERVICING INC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaS bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Brentwood/Brentwood School District jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lisa Cancanon	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaS lisac@w-legal.com, Llombardi06@law.du.edu
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10